



TRANSACTION AND ACCOUNT MANAGEMENT SYSTEM

Teddy A. Demirjian

Appl. No.: 09/658,332 Atty Docket: WIZZ.002DV1
REPLACEMENT SHEET

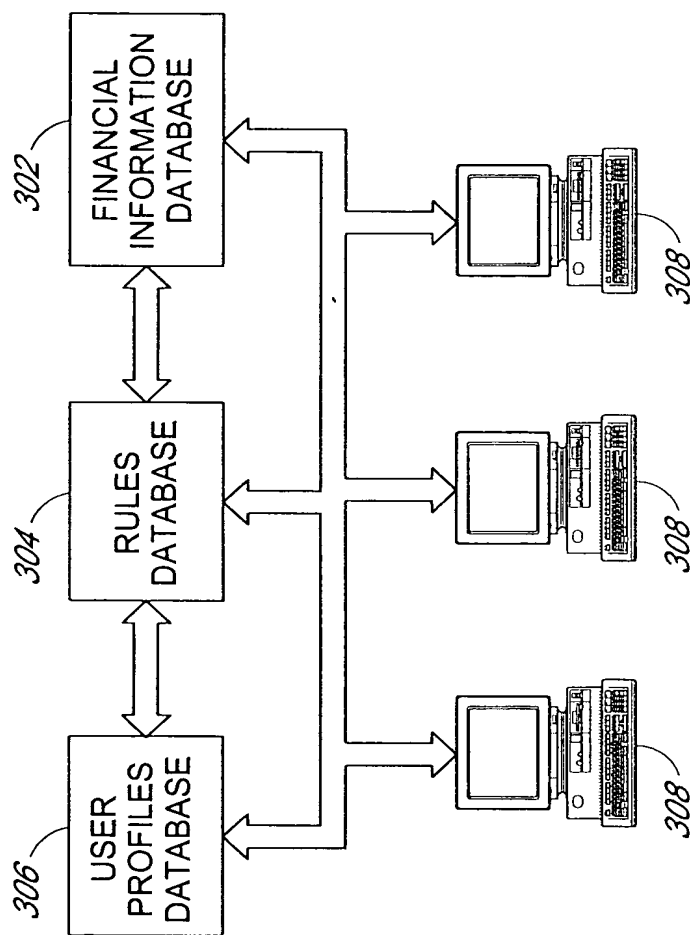


FIG. 3